

CLAIMS

What is claimed is:

sub E 17 1. A method for electronically processing bill payment requests, comprising the steps of:

receiving respective sets of payment requests
electronically from a plurality of independent sources, each
5 set of payment requests corresponding to an associated set
of payors requesting payments to a plurality of payees; and
processing the payment requests at a single remittance
processing system having a database including payee
information for each of the plurality of payees to generate
10 payment directions for paying the plurality of payees in
accordance with the processed payment requests.

2. The method of claim 1, wherein:

a first of the respective sets of payment requests is
received in a first format;

5 a second of the respective sets of payment requests is
received in a second format, different from the first
format; and

10 processing includes normalizing the first and the
second respective payment requests to correspond to a third
format and generating the payment directions based upon the
normalized first and second respective payment requests.

3. The method of claim 1, wherein:

a first of the respective sets of payment requests is
received in a first format; and

5 processing includes normalizing the first respective
payment requests to correspond to a normalized format and
generating the payment directions based upon the normalized
first respective payment requests.

4. The method of claim 1, wherein each of the
respective sets of payment requests from payors is received
as a batch file.

5. The method of claim 1, further comprising the step of:

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performing one of electronically crediting a bank account of the payee and generating a check payable to the payee in accordance with the payment directions.

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6. The method of claim 1, further comprising the steps of:

generating a respective payment advice for each of the plurality of payees in accordance with the payment directions; and

electronically transmitting the payment advice to each of the plurality of payees.

7. The method of claim 1, wherein each of the received payment requests includes payor payment information, and further comprising the steps of:

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processing the payor payment information other than a received zip code, to identify an eleven digit zip code for the payee to be paid; and

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accessing the database to locate the payee
information corresponding to the eleven digit zip code.

8. The method of claim 7, wherein:
the payor payment information includes a name of
the payee to be paid; and
the database is accessed to locate the payee
5 information which also corresponds to a payee name.

9. The method of claim 7, wherein:
the payment information includes an address
of the payee to be paid; and
further comprises the step of processing a
5 portion of the address to identify the payee to be paid.

10. The method of claim 7, wherein:
the payment information includes a city and a
state associated with a payee to be paid; and

5 further comprises the step of processing a
portion of the city and the state to identify a payee to be
paid.

11. The method of claim 1, wherein a first of the
plurality of payees has a plurality of payment remittance
centers and a first of the payment requests includes
information identifying a payor account number with the
first payee, and further comprising the steps of:

processing the account number to select one of the
plurality remittance centers; and

directing payment to the one remittance center.

12. The method of claim 11, wherein the processing of
the account number includes identifying one or more
alphanumeric characters representing the one remittance
center.

13. The method of claim 1, wherein each of the payment requests includes a payor's account number with a payee, and further comprising the steps of:

storing alteration rules corresponding to a payee account number format; and

transforming the account number included in one of the payment requests into an altered account number according to the alteration rules.

14. The method of claim 13, further comprising the step of:

transmitting the altered account number to the payee to notify a payee of a payment based on the payment directions.

15. The method of claim 13, further comprising a step of:

storing validation rules corresponding to payee values for fields of the account number; and

5 determining if the received account number conforms with the validation rules.

16. The method of claim 13, wherein:
the altered account number includes a portion of the payor's name.

17. The method of claim 13, wherein:
the altered account number includes a portion of the payor's address.

18. The method of claim 13, wherein:
the altered account number includes a portion of the payor's zip code.

19. An electronic bill payment system for processing payment requests, comprising:

an input port for receiving payor payment requests from a plurality of separate sources;

5 a database configured to store records associated with
a plurality of payees; and

a processor for processing the payment requests to
generate payment directions for paying the plurality of
payees in accordance with the received payment requests and
10 the records stored in the database associated with the
plurality of payees.

20. The system of claim 19, wherein the input port
receives a respective batch file from each of the plurality
of sources, each respective batch file containing payment
requests from payors subscribed to the source.

21. The system of claim 19, wherein:

the payment requests from each of the plurality of
separate sources are respectively in different formats; and
the processor is further configured to normalize the
5 payment requests from each source to correspond to a common
format prior to producing the payment directions.

22. The system of claim 19, further comprising:

a merchant payment unit for paying the payees based on the payment directions by performing one of electronically crediting an account of the payee with a financial
5 institution and generating a check or draft payable to the payee.

23. The system of claim 19, wherein the processor generates payment advice to the plurality of payees corresponding to the payment directions.

24. The system of claim 23, ~~wherein the payment advice~~
is in a form electronically readable by the payee's system.

sub 517 25. The system of claim 19, wherein each of the
payment requests includes payment information; and
the processor is further configured to process the
payment information, excluding zip code information, to
5 produce an eleven digit zip code associated with the payee.

26. The system of claim 25, wherein the processor is further configured to retrieve the records corresponding to the eleven digit zip code from the database.

27. The system of claim 25, wherein the processor is further configured to direct a payment to the payee in accordance with the payment directions.

28. The system of claim 19, wherein:
one of the payor requests a payment to one of the plurality of payees having a plurality of payment remittance centers, the one request including a payor account number with the one payee; and

the processor is further configured to process the account number to identify a single payment remittance center of the plurality of payment remittance centers, and to generate the payment directions to direct payment to the single payment remittance center.

29. The system of claim 28, wherein the processor is further configured to identify information in the account number which corresponds to the single payment remittance center and to identify the single payment remittance center based upon the identified information.

30. The system of claim 29, wherein the identified information of the account number includes one or more alphanumeric characters identifying a single remittance center.

31. The system of claim 19, further comprising:
a storage device configured to store validation rules corresponding to values for fields of payee account numbers and alteration rules corresponding to a payee account number format; wherein the payment requests include payor account numbers and the processor is further configured to:

verify that the account numbers conform to the stored validation rules,

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alter the account numbers according to the
stored alteration rules, and

generate the payment directions to include
the altered account number.

32. The system of claim 31, wherein:
the altered account number includes a portion of the
payor's name.

33. The system of claim 31, wherein:
the altered account number includes a portion of the
payor's address.

34. The system of claim 31, wherein:
the altered account number includes a portion of the
payor's zip code.

35. A system for processing payment information,
comprising:

one or more networks;

5 a plurality of source stations, coupled to the
networks, each source station configured to collect payment
requests, each request containing payment information,
including a payee name, payee address data, and a payor
account number with a payee; and

10 a centralized remittance station, coupled to the
networks, having a payee database, configured to receive the
payment information from at least one of the source stations
via at least one of the networks, and process the payment
information to produce payment directions for paying a payee
to be paid selected from the payee database.

36. The system of claim 35, wherein:

the centralized remittance station, coupled to the
networks, is configured to receive the payment information
from one of the plurality of source stations via the
5 networks, process the payment information to produce an
eleven digit zip code for the payee, and access the database
to locate a payee record corresponding to the eleven digit
zip code.

37. The system of claim 36, wherein:

the data base is accessed using a portion of a payee name and the eleven digit zip code to access the payee record; and

5 the payee record further corresponds to the portion of the payee name.

38. The method of claim 37, wherein:

the access step includes comparing the portion of the payee name with a payee name in the payee record in the database.

39. The system of claim 35, further comprising a database of alteration rules indicating a format for payee account numbers;

5 wherein the centralized remittance station transforms the payor account number into an altered payor account number according to the alteration rules.

40. The system of claim 35, wherein the payee has a plurality of remittance centers and the centralized remittance station is further configured to process the account number to identify a single remittance center of the plurality of remittance centers, and to direct a payment, including the altered payor account number, to the single remittance center.

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